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March 29, 1993

Hackensack Meadowlands Development Commission One DeKorte Park Plaza Lyndhurst, NJ 07071

Attn: Mr. Thomas R. Marturano, P.E.,

Director of Solid Waste/Engineering Operations

Re: K. Hovnanian University Heights Newark, New Jersey

HMDC File # 23-6

Dear Mr. Marturano:

This letter is being transmitted as per your March 19, 1993 letter to Mr. Andrew Confortini of J.M. Sorge, Inc., our environmental consultant and the NJDEP ID # 27/Cover Soil Reuse Request form of the HMDC (revised October 22, 1992).

Please be advised that K. Hovnanian at Newark Urban Renewal Corp. III, Inc. warrants that the soil delivered to the Hackensack Meadowlands Development Commission includes nothing other than soil classified ID # 27 by the New Jersey Department of Environmental Protection and Energy on Block 226, Lot 50-57 for property located at Block 203 through 207 in the City of Newark, New Jersey and which has also been approved by the DEPE for use as cover material. K. Hovnanian at Newark Urban Renewal Corp. III, Inc. agrees to indemnify the HMDC and the facility operator against any and all claims, losses or damages caused in whole or in part by breech of this warranty. K. Hovnanian at Newark Urban Renewal Corp. III, Inc. understands that should HMDC or GROWS personnel deem any or all of this material unacceptable as soil cover for the land fill, at any time it will be rejected. K. Hovnanian at Newark Urban Renewal Corp. III, Inc. understands that should cover material requirements change at the HMDC facility, the HMDC will discontinue acceptance of this soil. Further it is understood that if any of the soil is judged unacceptable or refused for any reason by the HMDC or the land fill operator, the soil shall be redirected to the appropriate county.

If you need anything further or have any questions, please contact either Mark Vanselous, Assistant Project Director, or Robert M. Schwartz, Legal Counsel, to K. Hovnanian at Newark Urban Renewal Corp. III, Inc. at the above phone number.

Thank you for your assistance.

Very truly yours, K. HOVNANIAN AT NEWARK UKBAN KENEWAL CORP. III, INC.

RMS/gls

cc: Mark Vanselous

Andrew Confortini, J.M. Sorge, Inc.

KH0V005678